

United States Bankruptcy Court  
Western District of MichiganIn re:  
Patrick J Walker  
DebtorCase No. 19-03843-jwb  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0646-1

User: admin  
Form ID: 309APage 1 of 2  
Total Noticed: 39

Date Rcvd: Sep 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2019.

db +Patrick J Walker, 2717 Mulford Dr SE, Grand Rapids, MI 49546-5671  
 tr +Lisa E. Gocha, PO Box 398, Hudsonville, MI 49426-0398  
 8451114 +17th Circuit Court 17-53402-DL-, 180 Ottawa NW, Grand Rapids MI 49503-2703  
 8451115 +61st District Court 2018-GC-00, 180 Ottawa Ave, NW, STE 1400, Grand Rapids MI 49503-2703  
 8451116 +AAC Credit Union, 904 Broadway Ave NW, Grand Rapids MI 49504-4477  
 8451119 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
 (address filed with court: Caine & Weiner, 21210 Erwin St, Woodland Hills CA 91367)  
 8451121 CBCS, PO BOX 163333, Columbus OH 43216-3333  
 8451123 +ECS Western Michigan PC, PO BOX 27037, Lansing MI 48909-7037  
 8451124 Eric Cordeiro Spinetti SR Matt, Fernanda Quintanilha, 2018-GC-0002299,  
 308 College Ave NE Apt 2, Grand Rapids MI 49503-5735  
 8451126 +James Walker, 2717 Mulford Dr SE, Grand Rapids MI 49546-5671  
 8451130 +State of Michigan, Bankruptcy Unit, PO Box 30168, Lansing MI 48909-7668  
 8451131 +Steinport Law PLC 2018-GC-0002, Jeff Steinport (P76401), 38 Fulton Street West, Ste 410,  
 Grand Rapids MI 49503-2644  
 8451132 +US Attorneys Office, 211 W Fort St #2300, Detroit MI 48226-3269  
 8451134 +Wedgwood Christian Services, 3300 36th Street SE, Grand Rapids MI 49512-8126

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: Abueitalaw@gmail.com Sep 11 2019 23:01:42 Anthony Abueita,  
 703 S. Grand Traverse Avenue, Flint, MI 48502  
 smg EDI: IRS.COM Sep 12 2019 02:34:00 Internal Revenue Service, Centralized Insolvency Unit,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 smg +E-mail/Text: MarcsBankruptcyUnit@michigan.gov Sep 11 2019 23:03:29 MI DEPT OF TREASURY,  
 COLLECTION DIVISION/BANKRUPTCY, PO BOX 30168, LANSING, MI 48909-7668  
 smg +E-mail/Text: bankruptcynoticeschr@sec.gov Sep 11 2019 23:03:00 SECURITIES & EXCHANGE COMM,  
 BANKRUPTCY SECTION, 175 W. JACKSON BLVD., SUITE 900, CHICAGO, IL 60604-2815  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Sep 11 2019 23:02:52 Andy Vara,  
 Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
 Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Sep 11 2019 23:02:52 Daniel J. Casamatta,  
 Assistant U.S. Trustee, Office of the U.S. Trustee, The Ledyard Building, 2nd Floor,  
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Sep 11 2019 23:02:52 Daniel M. McDermott,  
 Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
 Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Sep 11 2019 23:02:52 David W. Asbach,  
 Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
 Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Sep 11 2019 23:02:52 Dean E. Rietberg,  
 Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,  
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Sep 11 2019 23:02:52 Habbo G. Fokkena,  
 Office of the United States Trustee, Michigan/Ohio Region 9,  
 The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Sep 11 2019 23:02:52 Matthew T. Cronin,  
 Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
 Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: matthew.w.cheney@usdoj.gov Sep 11 2019 23:03:38 Matthew W. Cheney,  
 Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
 Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Sep 11 2019 23:02:52 Michael V. Maggio,  
 Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,  
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Sep 11 2019 23:02:52 Michelle M. Wilson,  
 Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,  
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Sep 11 2019 23:02:52 United States Trustee,  
 Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
 Grand Rapids, MI 49503-2837  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Sep 11 2019 23:02:52 United States Trustee,  
 The Ledyard Building, 2nd Floor, 125 Ottawa Avenue NW, Suite 200R,  
 Grand Rapids, MI 49503-2837  
 8451117 E-mail/Text: ebn@americancollect.com Sep 11 2019 23:03:12 Americollect, PO BOX 1566,  
 Manitowoc WI 54221-1566  
 8451118 E-mail/Text: legals@cadillac-ar.com Sep 11 2019 23:01:48 Cadillac Accounts Receivables,  
 1015 Wilcox St, PO BOX 358, Cadillac MI 49601-0358  
 8451120 +EDI: CAPITALONE.COM Sep 12 2019 02:33:00 Capital One, PO Box 60599,  
 City of Industry CA 91716-0599  
 8451122 +E-mail/Text: grtreasurer@grcity.us Sep 11 2019 23:03:31 City of Grand Rapids,  
 300 Monroe Ave, Grand Rapids MI 49503-1099  
 8451127 E-mail/Text: processing@keybridgemed.com Sep 11 2019 23:03:24 Keybridge Medical Revenue,  
 2244 Baton Rouge, Lima OH 45805-1132

District/off: 0646-1

User: admin  
Form ID: 309APage 2 of 2  
Total Noticed: 39

Date Rcvd: Sep 11, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

8451128 +EDI: PRA.COM Sep 12 2019 02:33:00 Portfolio Recovery, PO BOX 41021,  
Norfolk VA 23541-1021  
8451129 E-mail/Text: cbo-patientliabilitysupportteam@spectrumhealth.org Sep 11 2019 23:03:04  
Spectrum Health, PO BOX 2207, Grand Rapids MI 49501-2207  
8451133 +EDI: ECMC.COM Sep 12 2019 02:33:00 US Department of Education, PO BOX 5609,  
Greenville TX 75403-5609  
8451135 +E-mail/Text: mycu@wdmcu.org Sep 11 2019 23:02:57 Western District Credit Union,  
201 - 36th Street, S.E., Grand Rapids MI 49548-2213

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

8451125\* Internal Revenue Service Centralized, Insolvency Operation, PO BOX 7346,  
Philadelphia PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 13, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2019 at the address(es) listed below:

NONE.

TOTAL: 0

Official Form 309A (For Individuals or Joint Debtors) (12/15)

**Information to identify the case:**

Debtor 1	<b>Patrick J Walker</b>			Social Security number or ITIN <b>xxx-xx-2393</b>
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)				EIN <b>-----</b>
	First Name	Middle Name	Last Name	Social Security number or ITIN <b>-----</b>
United States Bankruptcy Court	<b>Western District of Michigan</b>			EIN <b>-----</b>
Case number:	<b>19-03843-jwb</b>			Date case filed for chapter <b>7 9/10/19</b>

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
1. <b>Debtor's full name</b>	Patrick J Walker	
2. <b>All other names used in the last 8 years</b>		
3. <b>Address</b>	2717 Mulford Dr SE Grand Rapids, MI 49546	
4. <b>Debtor's attorney</b> Name and address	Anthony Abueita 703 S. Grand Traverse Avenue Flint, MI 48502	Contact phone 810-235-8669 Email: <a href="mailto:Abueitalaw@gmail.com">Abueitalaw@gmail.com</a>
5. <b>Bankruptcy trustee</b> Name and address	Lisa E. Gocha PO Box 398 Hudsonville, MI 49426	Contact phone (616) 797-4206

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	Michelle M. Wilson, Clerk of the Bankruptcy Court One Division Ave., N. Room 200 Grand Rapids, MI 49503	Hours open: M-F, 8 AM – 4 PM  Contact phone (616)456-2693  Date: 9/11/19
<b>7. Meeting of creditors</b>	<b>October 7, 2019 at 02:00 PM</b>	Location:  <b>Ledyard Building, Second Floor, 125 Ottawa NW, Suite 202R, Grand Rapids, MI 49503</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline:</b> 12/6/19
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
<b>13. Abandonments</b>	Trustees may abandon property in no asset estates without notice to creditors or other interested parties. Anyone wishing to receive notice of such abandonment must file a request with the Court.	